

October 1, 2019

From: United States Bankruptcy Court, District of New Jersey

Re: U.S. Courts, Bankruptcy Noticing Center - Returned Mail Notice

In re: Francis M. Urban, Case Number 19-27777, ABA

TO THE DEBTOR/DEBTOR'S ATTORNEY:

The bankruptcy court, through its Bankruptcy Noticing Center (BNC), attempted to mail the attached document to the recipient(s) listed below. However, the document was returned to the BNC as undeliverable. Please be advised that dischargeability of a debt may be affected if a creditor fails to receive certain notices. You should determine whether the address should be updated.

IMPORTANT: THIS FORM MAY BE USED TO CHANGE A CREDITOR'S ADDRESS **ONLY IF** YOU LISTED THE CREDITOR IN YOUR SCHEDULES PREVIOUSLY. YOU CANNOT USE THIS FORM TO ADD A NEW CREDITOR.

Please confirm with the bankruptcy court whether this form may be used in place of filing a separate notice of change of address and/or an amended schedule. If so, please: 1) determine the updated address and send the attached document to the notice recipient; 2) type or print legibly the updated address below; 3) sign and date the form; and 4) file this form electronically via CM/ECF (for all registered users) or mail the form to:

U.S. Bankruptcy Court
401 Market Street
Camden, NJ 08102

Notice Recipient's Address on Envelope
Returned to the Bankruptcy Noticing Center:

Arrow Financial Services
5996 W. Touhy Ave.
Niles, IL 60714-4610

THE UPDATED ADDRESS IS:

Business Closed

Jeanne A. Wagner
Signature of Debtor or Debtor's Attorney

10/1/2019
Date

The Bankruptcy Noticing Center does not respond to messages regarding returned mail notification. Please contact the U.S. Bankruptcy Court where the case is pending with questions or comments.

10/1/2019



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Arrow Financial Services – Debt Buyer Closed Shop – Debts Purchased – LVNV Collecting

November 5, 2012 By Michael Bovee — 537 Comments

Arrow Financial Services was once a major player in buying up bad debts like charged off credit card bills. One of the more aggressive ways Arrow sought to collect on old unpaid credit card debts was to use the courts.

Debt buyers like AFS send some of the debts they buy up on the cheap to an attorney debt collection law firm. Arrow and other bad debt investors rely on the fact that 90% or so of people are not sure about how to deal with a debt collection lawsuit.

People get served a summons and complaint on an unpaid credit card bill and tend to put their head in the sand. What winds up happening when the lawsuit gets ignored, or where a person was not aware they were being sued (it happens), is a default judgment is entered. Those judgments can then be collected on, or even sold off to another debt buyer.

Getting Sued can be to Your Advantage



Arrow Financial closed up shop. Where did the debt go?

In just the last week I have gotten a couple of questions on and off line about how to find where Arrow Financial Services judgment debt has gone. In all cases the requests were related to:

1. Someone trying to qualify for a mortgage and underwriting suggests they cannot approve a new loan, or the approval on a new loan will have an increased likelihood of success by settling old judgment debt.
2. Someone trying to sell a home and satisfy or settle the judgment debt in order to pass clear title. Even if the home owner is trying for a short sale.

It is difficult to find much public information about who purchased the Arrow portfolio, or portions of it. According to a person I spoke with last week, they have a former arrow judgment account that they tracked to LVNV now owning.

LVNV is a large debt collection agency.

LVNV is part of the Resurgent Capital Management and Sherman Acquisitions brand. I was able to confirm that Resurgent/Sherman/LVNV brand did pick up a "good portion" of the Arrow Financial Services debt portfolio.

If you are looking for how to resolve or settle Arrow Financial Services debts, start by reaching out to LVNV. You can reach them by calling their customer service at: 888-665-0374.

If you have any questions or concerns about resolving an old Arrow Financial Services debt with LVNV, or another debt collector, or having trouble finding who has your debt, post questions and comments in the comments below for feedback.